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ABSTRACT OF THE DISCLOSURE

A program vendor teams up with a credit card issuer who gives the program vendor a certain percentage of the sales made by a member card holder. The program vendor than appropriates a certain percentage of this amount and forwards it to the card holder for participating in the tuition incentive awards program.

RICHARD L. MILLER REGISTERED PATENT AGENT 12 PARKSIDE DRIVE DIX HILLS, NY 11746 (516) 499-4343

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